

CLAIMS:

I claim:

1. A mobile server wallet provider (MSWP) portal comprising:
 - a configuration for communicative coupling both to a plurality of MSWPs and also a content proxy;
 - a composite profile generator configured to combine a plurality of MSWP profiles into a single, composite profile for routing payment messages in said proxy to the MSWP portal; and,
 - selection logic configured to process a user selection of one of said MSWPs to process a payment transaction received through said proxy.
2. The portal of claim 1, wherein said content proxy is a wireless service proxy (WSP).
3. The portal of claim 1, wherein said WSP further comprises a filter plug-in configured to route said payment messages to the portal when said payment messages match rules specified within said composite profile.
4. A payment transaction system comprising:
 - a plurality of mobile server wallet providers (MSWPs) coupled to respective on-line financial institutions;
 - at least one content proxy configured for coupling both to on-line merchants and to end user customers of said on-line merchants; and,

at least one MSWP portal disposed between said MSWPs and said at least one content proxy.

5. The system of claim 4, wherein said content proxy comprises a wireless service proxy (WSP).

6. The system of claim 4, wherein said content proxy further comprises a filter plug-in configured to route payment messages to said MSWP portal when said payment messages match rules specified within a profile provided to said filter plug-in by said MSWP portal.

7. A method for processing a payment transaction in a mobile commerce system, the method comprising the steps of:

processing a payment message in a portal to identify one of a selection of mobile server wallet providers (MSWPs) to handle an associated payment transaction; and,

routing said payment message to said payment message to an identified one of said MSWPs.

8. The method of claim 7, further comprising the steps of:

combining individual MSWP profiles for each of said MSWPs into a composite profile; and,

providing said composite profile to a content proxy for use in trapping payment messages passing through said content proxy between an on-line merchant and a customer in the mobile commerce system.

9. The method of claim 7, wherein said processing step comprises the steps of:
identifying a customer associated with said payment message;
parsing a profile associated with said customer to determine a selection a preferred MSWPs;
rendering a user interface presenting said selection of preferred MSWPs to said customer; and,
selecting a particular one of said preferred MSWPs to handle said associated payment transaction based upon data provided by said customer in said user interface.
10. The method of claim 9, further comprising the step of relaying payment transaction data produced by said selected one of said preferred MSWPs to said customer.
11. The method of claim 9, further comprising the step of relaying payment transaction data produced by said selected one of said preferred MSWPs to a merchant associated with said payment transaction.

12. The method of claim 11, wherein said relaying step comprises the step of relaying a payment guarantee to said merchant by said selected one of said preferred MSWPs.

13. A machine readable storage having stored thereon a computer program for processing a payment transaction in a mobile commerce system, the computer program comprising a routine set of instructions which when executed by the machine cause the machine to perform the steps of:

processing a payment message in a portal to identify one of a selection of mobile server wallet providers (MSWPs) to handle an associated payment transaction; and,
routing said payment message to said payment message to an identified one of said MSWPs.

14. The machine readable storage of claim 13, further comprising the steps of:

combining individual MSWP profiles for each of said MSWPs into a composite profile; and,

providing said composite profile to a content proxy for use in trapping payment messages passing through said content proxy between an on-line merchant and a customer in the mobile commerce system.

15. The machine readable storage of claim 13, wherein said processing step comprises the steps of:

identifying a customer associated with said payment message;

parsing a profile associated with said customer to determine a selection a preferred MSWPs;

rendering a user interface presenting said selection of preferred MSWPs to said customer; and,

selecting a particular one of said preferred MSWPs to handle said associated payment transaction based upon data provided by said customer in said user interface.

16. The machine readable storage of claim 15, further comprising the step of relaying payment transaction data produced by said selected one of said preferred MSWPs to said customer.

17. The machine readable storage of claim 15, further comprising the step of relaying payment transaction data produced by said selected one of said preferred MSWPs to a merchant associated with said payment transaction.

18. The machine readable storage of claim 17, wherein said relaying step comprises the step of relaying a payment guarantee to said merchant by said selected one of said preferred MSWPs.